ANALYSIS OF FACTORS INFLUENCING THE SUCCESS OF MUSTAHIQ BUSINESS WITH WORK ETHIC AS AN INTERVENING VARIABLE

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ABSTRACT - Poverty is a crucial problem that must be overcome with strategic and effective steps. In Aceh, the phenomenon of poor people running ultra-micro-based businesses faces big challenges in accessing business capital financing from formal financial institutions. This group is often considered unbankable because it does not meet the credit worthiness criteria set by the bank, such as having adequate collateral or collateral, as well as regular financial records. As a result, many ultra-micro business actors are forced to take shortcuts by borrowing money from loan sharks, who offer loans with very detrimental interest rates. This practice not only burdens them with mounting debt, but also worsens their economic conditions in the long term. Baitul Mal Aceh, through the instrument of productive zakat utilization, is a solution in efforts to eradicate poverty. This research aims to analyze the factors that influence the success of mustahiq businesses with work ethic as an intervening variable. The method used in this research is a type of quantitative research. The population in this study were productive zakat mustahik who received ultra-micro business capital assistance in Baitul Mal Aceh by drawing a sample of 100 respondents using data collection techniques in the form of distributing questionnaires. The data analysis technique uses the Partial Least Square (PLS) approach using SmartPLS version 3 software. The results obtained are (1) Coaching has a significant positive effect on the success of mustahik businesses; (2) Mentoring has a significant positive effect on the success of mustahik businesses; (3) Coaching has a significant positive effect on work ethic; (4) Mentoring has a significant positive effect on work ethic; (5) Work ethic has a significant positive effect on the success of mustahik businesses; (6) Coaching has a significant positive effect on the success of mustahik businesses with work ethic as a mediating variable; (7) Mentoring has a significant positive effect on the success of mustahik businesses with work ethic as a mediating variable. The results of this research can be used as consideration for Baitul Mal Aceh for decision making in empowering the mustahik economy and as a consideration for mustahik to continue to improve their work ethic in entrepreneurship.
Keywords: Coaching, Mentoring, Work Ethic and Mustahik Business Success.

INTRODUCTION

Poverty is a complex and multidimensional social problem that not only affects developing countries, but also developed countries, especially in the economic sector. This phenomenon reflects the inability of individuals or groups to fulfill their basic needs, such as food, clothing, shelter, education and health, which in turn affects their quality of life and well-being. With a holistic and inclusive approach, it is hoped that poverty can be reduced and community welfare can be improved. Poverty reduction efforts must cover various dimensions of poverty and involve active participation from all parties to achieve sustainable and equitable results.

Indonesia is a developing country where the number and percentage of poor people fluctuates every year. Talking about poverty, Aceh is one of the provinces in Indonesia with a population of 5,274,871 people, but it is very unfortunate that the level of poverty in Aceh Also very tall as if walk Keep going continuously as if without being able to prevent it. Based on BPS data (2024), the number of poor people in Aceh in 2021 reached 850,260 thousand people or 15.53 percent, then in 2022 the poor population in Aceh reached 806.82 thousand people or 14.64 percent, and in 2023 the poor population in Aceh reached 806.75 thousand people or 14.45 percent. Aceh is still in the number one poorest position in Sumatra, and is in the number six position at the national level.

One of the instruments in Islam for alleviating poverty is zakat. According to Riza (2021), in principle the responsibility to pay zakat is a personal matter for every Muslim, but its implementation is not solely limited to the muzakki's personal awareness. So, an institution is needed that manages the collection of zakat from muzakki, then distributes it to mustahik who are entitled to receive it. Aceh as one of the provinces in Indonesia, the management of zakat assets is managed by the Aceh Province Baitul Mal institution. Baitul Mal Aceh has carried out its function as the government's official zakat amil with the task of collecting zakat from muzakki and distributing it to mustahik. Table 1 shows the total amount of zakat received and distributed at Baitul Mal Aceh from 2019 to 2023.

Table 1 . Number of Zakat Receipts and Distribution at Baitul Mal Aceh
2019-2023

Year	Amount of Zakat Receipt (Rp)	Amount of Zakat Distribution (Rp)
2019	59,551,675,960	47,252,969,560
2020	57,556,552,817	62,792,935,769
2021	59,169,323,477	92.442.187.683
2022	61,754,997,222	71.765.259.891
2023	53,000,000,000	70,000,000,000

Source: Baitul Mal Aceh (2023).

Table 1 shows that the amount of zakat received and distributed in Baitul Mal Aceh fluctuates every year, and if we look more closely, the dominant trend is an increase. However, it's just that the amount of zakat distributed in 2019 has decreased drastically compared to previous years.

Currently, zakat distribution by zakat institutions is carried out in two types of distribution, namely consumptive and productive zakat distribution. Consumptive distribution of zakat is zakat given to fulfill the basic and urgent needs of mustahik, such as food, clothing, shelter and other basic needs. Meanwhile, productive zakat is the provision of zakat funds given to mustahik to be used productively so that they produce sustainable businesses Amsari et al., (2020) . The urgency of utilizing productive zakat as an alternative solution in helping poor people to increase their economic independence is by providing business capital. Apart from providing business capital , productive zakat is also often accompanied by business coaching and mentoring programs. The aim is to ensure that mustahik have sufficient knowledge and skills to manage their businesses well. When mustahik succeed in improving their welfare through productive zakat, they also have the potential to become muzakki in the future. This creates a chain effect that can help people escape the chain of poverty.

The phenomenon related to poor people running ultra-micro-based businesses and difficulties in obtaining business capital financing from banking institutions has become a quite complex and deep issue in society. This group is often considered non- *bankable* by formal financial institutions, meaning they do not meet the credit worthiness criteria set by banks. Then, on this basis, micro business actors, especially in Aceh, take shortcuts, namely by borrowing money from loan sharks with a very detrimental interest system. Departing from this phenomenon, Baitul Mal Aceh as the government's

official zakat amil institution took its role through the instrument of productively utilizing zakat. Table 2 shows the total amount of zakat funds distributed and the number of mustahik beneficiaries of ultra-micro business capital assistance in Baitul Mal Aceh.

Table 2 . Number of Zakat and Mustahik Distribution Recipients of Ultra Micro Business Capital Assistance at Baitul Mal Aceh in 2022-2023

Year	Amount of Zakat Distribution (Rp)	Number of Mustahik
2022	500,000,000,-	123
2023	7,420,000,000,-	120

Source: Baitul Mal Aceh (2023).

Table 2 shows the number of zakat and mustahik distributions by ultra-micro business actors who benefit from business capital assistance from Baitul Mal Aceh spread across 2 regencies/cities, namely Banda Aceh City and Aceh Besar Regency. The total zakat funds distributed in 2022 are IDR 500,000,000,- with the number of mustahik being 123 people, and in 2023 there will be an increase where the total zakat funds distributed will reach IDR 7,420,000,000,- with the number of mustahik being 120 people. The capital received per mustahik varies, between IDR 2 . 5 00,000,- to IDR 5,000,000,- according to the proposal submitted and the results of the fair assessment when inspecting the business location.

In this research, the author will examine the success of mustahik businesses. Based on several previous studies, factors that have the potential to influence the success of mustahik businesses include: Riyaldi & Haris (2015) stated that the success of mustahik businesses is also influenced by external and internal factors. The external factors arise from Baitul Mal Aceh in the form of capital assistance and guidance from officers (amil). Meanwhile, internal factors arise from mustahik which can be divided into two categories. First, the spiritual factor of asnaf, which consists of sincere intentions, prayer, prayers, alms and recitation. Second, the human resource factor which consists of perseverance, responsibility, business management and cooperation. The differences between the two studies lie in different study locations, namely in Malaysian and Indonesian zakat institutions.

In this research, the author will highlight the variables to be studied, namely coaching, mentoring, and work ethic. The coaching and mentoring variables were chosen because they are external factors which are strongly suspected to influence the success of mustahik in utilizing productive zakat, this can be

seen from research that has been studied previously such as the Mutakem (2022) study . Meanwhile, the work ethic variable was chosen because it is closely related to a person's character and ethics. This is an interesting point to raise because of course, in running a business, every mustahik must also pay attention to aspects of personal ethics and business ethics. The self-ethics in question are the values of perseverance, honesty, patience, gratitude, no envy, forgiveness and prayer. Meanwhile, ethics in business is to obtain sustenance from one's own business, stay away from prohibited trade, do not sell haram goods and practice good attitudes in trade matters.

Referring to the basis previously explained, researchers are interested in studying more deeply the factors that influence the success of mustahik businesses in Baitul Mal Aceh, because it is relatively rare to have studies related to the success of mustahik businesses which are mediated by work ethic variables viewed from the aspect of the influence of coaching and mentoring. Thus, this research aims to analyze the factors that influence the success of mustahiq businesses with work ethic as an intervening variable .

LITERATURE REVIEW

This research literature review discusses the influence of coaching, mentoring, and work ethic on the success of mustahik businesses based on several literature that the author found, so it is hoped that references from this literature can enrich the discussion in this research.

Firstly, research conducted by Alghifari & Amini (2023) concluded that giving productive zakat, the success of productive zakat, and the characteristics of mustahik are related to the success of mustahik businesses. The similarity between the author's research and this research lies in the success variable of the mustahik business and the difference lies in the use of independent variables.

Second research conducted by Yuliana et al., (2023) which concluded that the variables of work ethic, training and mentoring had a significant effect on the welfare of mustahik, while partially, work ethic did not have a significant effect on the welfare of mustahik. Meanwhile, training and mentoring partially have a positive and significant effect on the welfare of mustahik. The similarity between the author's research and this research lies in the mentoring and work ethic variables and the difference lies in the research location.

The three previous studies examined by Guntoro (2023) concluded that the variables of productive zakat and business motivation have a positive and significant influence on the development of mustahik businesses. Meanwhile, business experience and motivation are unable to moderate the influence of productive zakat on the development of mustahik businesses. The similarity between the author's research and this research lies in the type of research, namely quantitative and the difference lies in the use of independent and dependent variables as well as differences in research locations.

Fourth , research conducted by Chairunnisa & Abdillah (2022) concluded that business capital assistance and the length of the mustahik business had a positive and significant effect on increasing the income of mustahik micro businesses. Meanwhile, mentoring assistance and entrepreneurial characteristics of mustahik do not have a positive and insignificant effect on increasing income of mustahik micro businesses. Business capital assistance, mentoring, entrepreneurial characteristics, and length of business simultaneously have a positive and significant effect on the income of mustahik micro businesses. The similarity between the author's research and this research lies in the mentoring variable and the difference lies in the variables of business capital assistance, entrepreneurial characteristics, and length of business.

Lastly, another research was conducted by Salam & Risnawati (2018) which concluded that LAZISNU Yogyakarta's productive zakat management not only receives, collects and distributes productive zakat funds, but also provides supervision and assistance to mustahik. Meanwhile, the impact of mustahik welfare at the prosperous family level I reached 38.5%, the prosperous family level II reached 28.5%, the prosperous family level III reached 16.5% and the prosperous family level III Plus reached 16.5%. The similarity between the author's research and this research is that it lies in the research object, namely the mustahik who are productive zakat recipients, and the difference lies in the type of research, namely the author's research has a quantitative approach, while this research is qualitative and there are differences in the research location.

The following is the conceptual framework depicted in this paper, namely:

Conceptual Framework
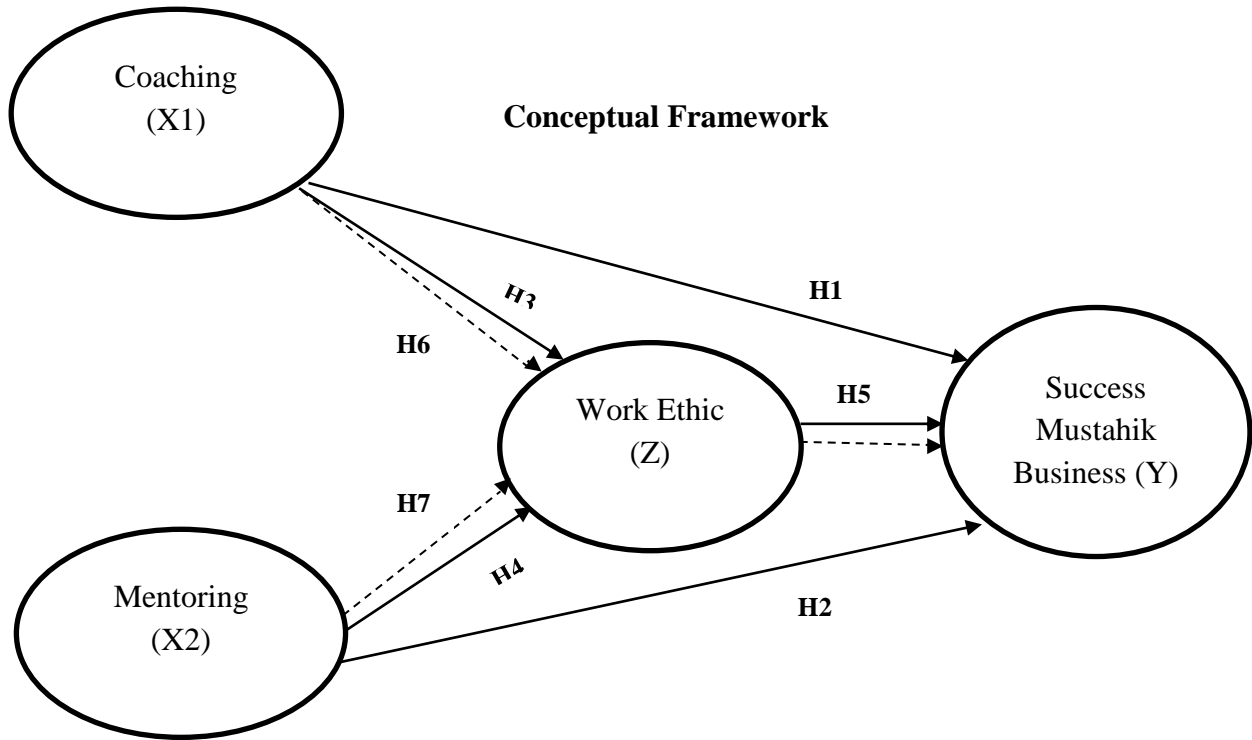
Information:
X1   : Coaching
X2   : Mentoring
Y   : Success of Mustahik Business in Baitul Mal Aceh
Z   : Islamic Work Ethic
⟶   : Direct Influence
--→   : Indirect Influence (Intervening)

This research will partially test the independent variable against the dependent variable. Where the independent variables in this research are coaching (X1) and mentoring (X2) which directly influence the dependent variable, namely the success of the mustahik business (Y). Next, this research also tested the coaching (X1) and mentoring (X2) variables directly against the mediating variable, namely work ethic (Z). And this research also tests the work ethic variable (Z) which influences the success of mustahik businesses (Y). Graphically, it can be depicted using a straight line as depicted in the conceptual framework.

Then this research tests the mediating variable, which means the independent variable does not directly influence the dependent variable. The coaching (X1) and mentoring (X2) variables mediated by the work ethic variable (Z) indirectly influence the success of the mustahik business (Y). Graphically, it can be depicted using a dotted line as depicted in the conceptual framework.

METHODOLOGY

This research is classified as field research *with* a quantitative analysis approach. The population in this study were productive zakat mustahik who received ultra-micro business capital assistance in Baitul M al Aceh . To determine the number of samples to be taken, researchers used the *Cochran formula* . The sample determination based on the *Cochran formula calculation* was obtained the sample size is 1 00 respondents . The sampling technique in this research uses a *probability sampling technique* with a *simple random sampling type* .

Then in this research there are several variables that will be tested using statistical analysis, namely the *dependent variable* , namely the success of the mustahik business. Next, *the* independent (*independent*) variable is coaching and mentoring. And in this research there is also a mediating variable, namely work ethic. The success of a mustahik's business refers to the success achieved by the mustahik in developing his business so that he can improve his welfare. The mustahik business success variable is measured using a number of indicators adopted from Riyanti (2003) consisting of (a) increasing turnover, (b) increasing the number of employees, (c) increasing sales volume, and (d) increasing the number of customers and transactions.

Coaching is a process of teaching skills, providing knowledge and teaching attitudes so that other people can carry out their responsibilities in accordance with predetermined standards. The coaching variable is measured using a number of indicators adopted from Haykal et al., (2021) consisting of (a) providing stimulation/encouragement on how to become an entrepreneur, (b) motivating to always try to improve economic levels, and (c) directing how to behave well in entrepreneurship.

Mentoring is an activity carried out by a person which is consultative in nature, namely creating a condition where both the mentor and the person being accompanied can consult in solving problems together, interactive,

namely between the mentor and the person being accompanied can be understood together (equal understanding), motivational, namely mentoring must be able to foster trust. self and can provide enthusiasm/motivation and negotiation, namely mentoring and the person being accompanied can easily make adjustments. The mentoring variable is measured using a number of indicators adopted from Suharto (2014) consisting of (a) enabling *or* facilities, (b) strengthening (*empowering*), (c) protection (*protecting*), and supporting (*supporting*).

Work ethic is a person's attitude, behavior, character, morals and ethics in working which cannot be separated from the foundation of science and spiritual values that originate from the conscience. The work ethic variable is measured using a number of indicators adopted from Asifudin (2004) stated that there are 3 dimensions, within these dimensions there are indicators of work ethic consisting of (1) The work dimension is a description of aqidah with indicators (a) intention to worship, (b) not being lazy, (c) believing in the guarantee of sustenance from Allah SWT. (2) The work dimension is based on knowledge with indicators (a) creative attitude, (b) expertise, (c) having a plan, (d) discipline, (e) selflessness, (f) professionalism. (3) The work dimension of imitating divine qualities and following His instructions with the indicators of (a) being responsible, (b) trusting, (c) learning from experience.

The data collection technique in this research uses primary data in the form of distributing questionnaires , with the measurement scale used being a 1-5 Likert scale . The data analysis technique in this research uses *the Partial Least Square* (PLS) approach using SmartPLS version 3 *software* . PLS is an alternative approach that shifts from a covariance-based *Structural Equation Modeling* (SEM) approach to a variance-based one. Next, analysis of variant-based *Structural Equation Modeling (SEM)* equations can be tested with 2 models, namely the measurement model (*outer model*) and the structural model (*inner model*). The measurement model (*outer model*) is for testing validity and reliability, while the structural model (*inner model*) is for testing hypotheses with prediction models.

RESULTS AND DISCUSSION

Validity Test and Reliability Test

    a. Validity Test

Validity testing in this research is *item validity* , namely to find out whether *the items* from the questions /statements contained in the research questionnaire are valid or not. There are two types of validity tests of *Partial Least Square* , namely convergent validity and discriminant validity .

Convergent Validity Test Results

The convergent validity test of the reflexive measurement model is that indicators are assessed based on the correlation or item score or componentscore with the latent variable score (*construct score*) estimated with the SmartPLS program. *The rule of thumb* for convergent validity testing is the *Average Variance Extracted* (AVE) value > 0.50 and *outer loading* > 0.50. Table 3 convergent validity test results .

Table 3 Results of Average Variance Extracted (AVE) Values

Variable	*Average Variance Extracted (AVE)*	Information
Coaching (X1)	0.723	Valid
Mentoring (X2)	0.656	Valid
Mustahik Business Success (Y)	0.556	Valid
Work Ethic (Z)	0.511	Valid

    (Source: Processed results, 202 4) .

T able 1 shows that the AVE value for the coaching variable is 0.723, mentoring is 0.656, mustahik business success is 0.556 , and work ethic is 0.511 . Therefore, if each variable has an AVE value > 0.50, then all variables can be declared valid.

Next, apart from looking at the AVE value, convergent validity analysis was also carried out based on the *outer loading value* from each variable indicator item . The results of data processing show that each variable item has an *outer*

loading value of > 0.5 0 so that each variable item in this study meets the criteria for convergent validity.

Discriminant Validity Test Results

In discriminant validity, an indicator of a construct is not highly correlated with other constructs, the *cross loading value* must be higher for the latent variable compared to other latent variables. Table 2 *cross loading values* item selection results for each variable.

Table 4 Results of Cross Loading Values

Items	Coaching (X1)	Mentoring (X2)	Success Mustahik Business (Y)	Work Ethic (Z)
A1	**0.826**	0.341	0.527	0.538
A2	**0.854**	0.221	0.463	0.511
A3	**0.863**	0.140	0.459	0.508
A4	**0.823**	0.251	0.632	0.553
A5	**0.881**	0.255	0.602	0.582
A6	**0.854**	0.172	0.585	0.573
B1	0.267	**0.771**	0.382	0.377
B2	0.151	**0.814**	0.360	0.329
B3	0.213	**0.908**	0.407	0.363
B4	0.229	**0.873**	0.374	0.361
B5	0.140	**0.769**	0.398	0.269
B6	0.190	**0.704**	0.368	0.258
B7	0.305	**0.732**	0.526	0.483
B8	0.214	**0.885**	0.408	0.349
C1	0.380	0.438	**0.723**	0.532
C2	0.449	0.187	**0.553**	0.507
C3	0.459	0.364	**0.727**	0.412
C4	0.491	0.396	**0.748**	0.433
C5	0.560	0.367	**0.878**	0.609
C6	0.451	0.480	**0.749**	0.555
C7	0.539	0.321	**0.671**	0.520
C8	0.516	0.442	**0.867**	0.583
D1	0.436	0.272	0.515	**0.738**
D2	0.518	0.359	0.537	**0.804**
D3	0.597	0.350	0.582	**0.808**
D4	0.359	0.296	0.383	**0.640**
D5	0.530	0.442	0.528	**0.840**
D6	0.597	0.237	0.591	**0.757**

D7	0.446	0.421	0.585	**0.737**
D8	0.354	0.273	0.422	**0.627**
D9	0.429	0.404	0.493	**0.657**
D10	0.324	0.256	0.360	**0.605**
D11	0.410	0.217	0.468	**0.634**
D12	0.411	0.232	0.476	**0.680**

(Source: Processed results, 202 4)

Table 4 shows the results of each variable item having a *cross loading value* for each item that is greater for the latent variable than for other latent variables , and it can be said that the indicators are not highly correlated with other latent variables, so these items are said to be valid.

    b.   Test Results Reliability

Use of *items* Questions as indicators of research data require a consistency test through a reliability test, so that Valid data used is truly trustworthy or meets the reliability aspect for further analysis. Reliability testing is carried out using *composite reliability values* . A variable is declared reliable if the *composite reliability value* is > 0.7 0 . Reliability test results in this research can be seen in Table 5.

Table 5 Reliability Test Results

Variable	*Composite Reliability*	**Information**
Coaching (X1)	0.940	Reliable
Mentoring (X2)	0.938	Reliable
Mustahik Business Success (Y)	0.908	Reliable
Work Ethic (Z)	0.925	Reliable

(Source: Processed results, 202 4)

Table 5 shows that the variables coaching , mentoring , work ethic and success of the mustahik business have a *composite reliability value* of > 0.7 0. Thus , it can be concluded that all statements/questions used in this research variable are declared reliable and meet credibility. .

Coefficient of Determination (*R-Square*)

Structural model testing is evaluated using R ^{2} or *R-Square* for dependent constructs. The *R-Square* value is to measure the level of variation in changes in the independent variable towards the dependent variable. The higher the *R-Square value* means the better the prediction model of a research model. Table 4 is the *R-Square value of* this research model.

Table 6 Results of R-Squre Values

Variable	*R - Square*
Work Ethic (Z)	0.491
Mustahik Business Success (Y)	0.608

(Source: Processed results, 202 4)

Table 6 shows that *the R-Square value* for the work ethic variable is 0.491, meaning that coaching (X1) and mentoring (X2) are able to explain 49.1% of the variation in work ethic (Z), while the remaining 50.9% is explained by the variable other independent items not included in the research model. Furthermore, *the R-Square value obtained* for the mustahik business success variable (Y) was 0.608, meaning that coaching (X1), mentoring (X2), and work ethic (Z) were able to explain the variation in mustahik business success (Y) by 60.8%. while the remaining 39.2% is explained by other independent variables not included in the research model.

Goodness of Fit (Q-Square)

Go o dness of fit is calculated by the *Q-Square value* . The *Q-Square* value is used to determine the amount of diversity that can be explained by the research model. Following are the results of calculating the *Q-Square value* .

$$Q - Square = 1 - [(1 - R^2 1) \times (1 - R^2 2)]$$
$$= 1 - [(1 - 0,491) \times (1 - 0,608)]$$
$$= 1 - [(0,509) \times (0,392)]$$
$$= 1 - [0,199]$$
$$= 0,801$$

From the calculation results above, *the Q-Square* value is obtained at 0.801. The *Q-Square* value means that this research model can explain 80.1% of the diversity and the remaining 19.9% is explained by other factors that are not included in the model so that the research model can be said to be feasible because it has a *Q-Square value* of more than 0.

Figure 1 Outer and Inner Model Values
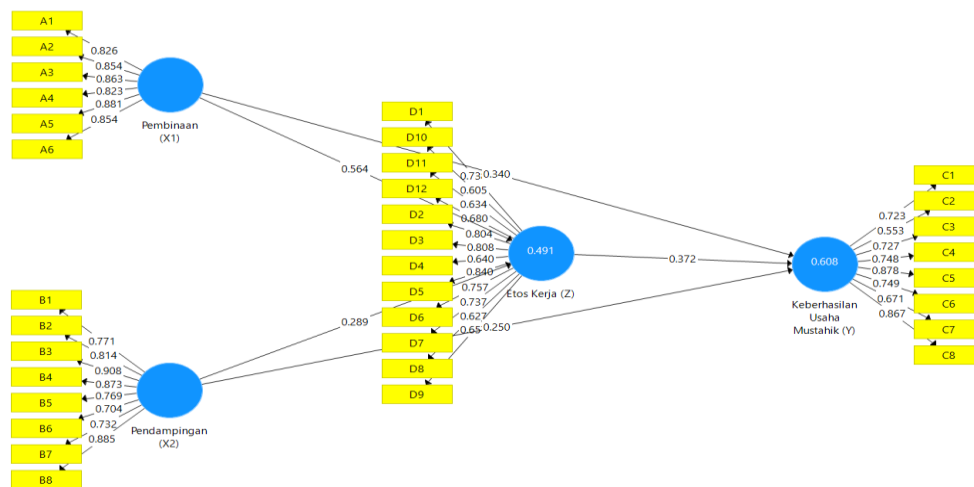
(Source: Processed results, 202 4)

Hypothesis Test Results

Path Coefficient **Test**

The path coefficient test aims to determine the effect of the independent variable on the dependent variable. The independent variable is declared to have a positive and significant effect on the dependent variable if the *t-statistic value > t-table* and the *p-value < 0.05*. Table 5 shows *the path coefficient* test results in this study.

Table 6 Results of Path Coefficient Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Coaching (X1) -> Mustahik Business Success (Y)	0.340	0.360	0.112	3,033	0.003
Mentoring (X2) -> Mustahik Business Success (Y)	0.250	0.237	0.080	3,120	0.002
Coaching (X1) -> Work Ethic (Z)	0.564	0.576	0.064	8,817	0,000
Mentoring (X2) -> Work Ethic (Z)	0.289	0.290	0.087	3,326	0.001
Work Ethic (Z) -> Mustahik Business Success (Y)	0.372	0.362	0.113	3,279	0.001

(Source: Processed results, 202 4)

Table 6 can be described as a direct hypothesis test as follows:

   a. H_1 : Coaching influences the success of mustahik businesses

The regression coefficient for the direct influence of coaching on the success of mustahik businesses is 0.340, meaning that if the value of other independent variables remains constant and coaching increases by 1 unit, the success of mustahik businesses will also increase by 0.340 units. This means that the more the intensity of coaching carried out by the Baitul Mal Aceh institution increases, the tendency for the success of mustahik businesses will also be higher.

Furthermore, Table 6 shows that the coaching variable has a direct influence on the success of mustahik businesses as seen from the *t-statistic* value (3.033) > 1.96 and *p-value* (0.003) < 0.05. This means that coaching has a positive and significant effect on the success of mustahik businesses in Baitul Mal Aceh, thus the hypothesis is accepted.

b. H $_2$: Mentoring influences the success of mustahik businesses

The regression coefficient for the direct influence of mentoring on the success of mustahik businesses is 0.250 , meaning that if the values of other independent variables remain constant and coaching increases by 1 unit, the success of the mustahik business will also increase by 0.250 units. This means that the more the intensity of assistance provided by the Baitul Mal Aceh institution increases, the tendency for the success of mustahik businesses will also be higher.

Furthermore, Table 6 shows that the mentoring variable has a direct influence on the success of the mustahik business as seen from the *t-statistic* value (3,120) > 1.96 and *p-value* (0.002) < 0.05. This means that mentoring has a positive and significant effect on the success of mustahik businesses in Baitul Mal Aceh, thus the hypothesis is accepted.

c. H $_3$: Coaching influences work ethic

The regression coefficient for the direct influence of coaching on work ethic is 0.564, meaning that if the value of other independent variables remains constant and coaching increases by 1 unit, work ethic will also increase by 0.564 units. This means that the more the intensity of coaching carried out by the Baitul Mal Aceh institution increases, the tendency for the mustahik work ethic will also be higher.

Furthermore, Table 6 shows that the coaching variable has a direct effect on work ethic as seen from the *t-statistic* value (8,817) > 1.96 and *p-value* (0.000) < 0.05. This means that coaching has a positive and significant effect on mustahik's work ethic, thus the hypothesis is accepted.

d. H $_4$: Mentoring influences work ethic

The regression coefficient for the direct influence of mentoring on work ethic is 0.289 , meaning that if the value of other independent variables remains constant and mentoring increases by 1 unit, work ethic will also increase by 0.289 units. This means that the more the intensity of assistance provided by the Baitul Mal Aceh institution increases, the tendency for the mustahik work ethic will also be higher.

Furthermore, Table 6 shows that the mentoring variable has a direct effect on work ethic as seen from the *t-statistic* value (3,326) > 1.96 and *p-value* (0.001) < 0.05. This means that mentoring has a positive and significant effect on mustahik's work ethic, thus the hypothesis is accepted.

e.   H $_5$: Work ethic influences the success of mustahik businesses

The regression coefficient for the direct influence of work ethic on the success of mustahik businesses is 0.372, meaning that if the values of other independent variables remain constant and work ethic increases by 1 unit, the success of mustahik businesses will also increase by 0.372 units. This means that the more the intensity of the mustahik work ethic increases , the greater the tendency for the success of the mustahik business to be.

Furthermore, Table 6 shows that the work ethic variable has a direct influence on the success of the mustahik business as seen from the *t-statistic* value (3,279) > 1.96 and *p-value* (0.001) < 0.05. This means that work ethic has a positive and significant effect on the success of mustahik businesses, thus the hypothesis is accepted.

Figure 2 Path Coefficient Test Results
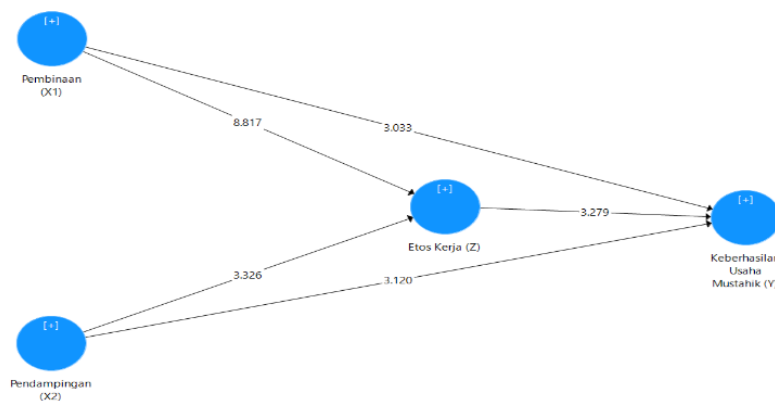
(Source: Processed results, 2024)

Mediation Test

The mediation test aims to indirectly test the relationship between the independent variable (X) and the dependent variable through a mediating or *intervening variable* . Table 7 shows the results of the mediation significance test in this study which can be seen in the *Specific Indirect Effect table* .

Table 7 Mediation Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Coaching (X1) -> Work Ethic (Z) -> Mustahik Business Success (Y)	0.210	0.206	0.063	3,303	0.001
Mentoring (X2) -> Work Ethic (Z) -> Mustahik Business Success (Y)	0.108	0.109	0.055	1,984	0.048

(Source: Processed results, 202 4)

Table 7 can be described as indirect hypothesis testing as follows:

   a. H $_6$: Coaching influences the success of mustahik businesses with work ethic as a mediating variable.

The regression coefficient obtained is an indirect influence value of 0.210, meaning that if coaching increases, the success of the mustahik business will also increase by 0.210 through work ethic. Furthermore, Table 6 can describe the indirect hypothesis test of coaching on the success of mustahik businesses through work ethic as a mediating variable by obtaining a *t-statistic value* (3.303) > t-table (1.96) and a *p-value* (0.001) < 0, 05. This shows that there is a positive and significant indirect influence of coaching on the success of mustahik businesses through work ethic, thus the hypothesis is accepted.

   b. H $_7$: Mentoring influences the success of mustahik businesses with work ethic as a mediating variable.

The regression coefficient obtained has an indirect influence value of 0.108, meaning that if mentoring increases, the success of the mustahik business will also increase by 0.108 through work ethic. Furthermore, Table 6 can describe the indirect hypothesis test of mentoring on the success of mustahik businesses through work ethic as a mediating variable by obtaining a *t-statistic value* (1.984) > t-table (1.96) and a *p-value* (0.048) < 0, 05. This shows that there is a positive and significant indirect influence of mentoring on the success of mustahik businesses through work ethic, thus the hypothesis is accepted.

DISCUSSION

The Influence of Coaching on the Success of Mustahik Business

The results of testing the first hypothesis in this research were carried out to determine the effect of coaching on the success of mustahik businesses. The research results show the *t-statistic value* (3.033) > 1.96 and *p-value* (0.003) < 0.05 , so $H_0 1$ is accepted. So, the coaching variable has a positive and significant effect on the success of productive zakat mustahik businesses in Baitul Mal Aceh.

The results of this research are in line with previous research, namely research by Mutakem (2022) which states that the coaching variable from amil zakat institutions has a positive and significant influence on business success both in terms of increasing income and welfare of mustahik. What differentiates the results of this research from the author's research is the object and location of the research, namely the author researched productive zakat recipient mustahik in Baitul Mal Aceh, while previous research was conducted at Rumah Zakat Aceh and BAZNAS Dumai City, Riau.

The Influence of Mentoring on the Success of Mustahik Business

The results of testing the second hypothesis in this research were carried out to determine the effect of mentoring on the success of mustahik businesses. The research results show the *t-statistic value* (3.120) > 1.96 and *p-value* (0.002) < 0.05 , so $H_0 2$ is accepted. So, the mentoring variable has a positive

and significant effect on the success of productive zakat mustahik businesses in Baitul Mal Aceh.

The results of this research are in contrast to research conducted by Khuzaimah et al., (2024) which states that the mentoring variable does not have a positive and significant effect on business success and increasing income of mustahik micro businesses. The mentoring factor does not influence the success of mustahik businesses due to the lack of effectiveness of mentoring activities for mustahik, especially in providing supervision, direction, solutions and education in business so that mustahik can develop their businesses even better. Then during mentoring, it was found that many mustahik were not open about the problems they faced so they could exchange ideas to find solutions so that the business they were running could be carried out well. Therefore, Rumah Zakat Depok needs to improve and maximize its assistance activities for mustahik in the Mandiri Smile Program.

The Influence of Coaching Relationships on Work Ethic

The results of testing the third hypothesis in this research were carried out to determine the effect of coaching on work ethic. The research results show the *t-statistic value* (8,817) > 1.96 and *p-value* (0.000) < 0.05 , so H_03 is accepted. So, the coaching variable has a positive and significant effect on mustahik's work ethic.

The results of this research are in accordance with the *AT theory of Human Motivation* . According to Maslow (1943), this theory states that individuals whose basic needs are met will be motivated to pursue higher goals, including the development of a strong work ethic and achievement at work. This theory describes the hierarchy of human needs and how these needs influence individual motivation. When individuals feel their basic needs are met such as safety, love, and esteem, they tend to be motivated to achieve higher goals.

On the other hand, a strong work ethic and achievement at work are part of the need for self-actualization. Individuals who are satisfied with their personal and work lives tend to have a positive and dedicated work ethic. Application in context *micro-entrepreneur* (mustahik) where for mustahik, for example small traders, craftsmen, or farmers meeting basic needs such as financial security and social needs is very important. When basic needs are

met, they can focus on developing a strong work ethic and achieving in their business. Thus, Maslow's theory shows that basic needs being met influences individual motivation and the development of a work ethic.

The Effect of Mentoring on Work Ethic

The results of testing the fourth hypothesis in this research were carried out to determine the effect of mentoring on work ethic. The research results show the *t-statistic value* (3,326) > 1.96 and *p-value* (0.001) < 0.05 , so H04 is accepted. So, the mentoring variable has a positive and significant effect on mustahik's work ethic.

The results of this research are in accordance with the theory regarding *the Concept of Mentoring in the Context of Education and Community Empowerment* . According to Kamil (2010) in theory This underlines the importance of educative, personal, participatory and ongoing interaction between the mentor (Baitul Mal Aceh) and the individual or group being accompanied (mustahik) , with the main aim of increasing their capacity, skills and work ethic. Furthermore, increasing mentoring facilities by zakat earners can have a significant impact on the work ethic of mustahik. In this context, the mentoring process carried out by amil zakat has several important aspects that can influence mustahik's work attitudes and behavior, namely ; *First,* mentoring includes a consultative aspect where the mentor (Baitul Mal Aceh) provides advice and guidance to the mustahik . *Second, the interactive* process allows for two-way dialogue between the companion (Baitul Mal Aceh) and the mustahik . *Third,* a negotiative approach ensures that the decisions taken are the result of mutual agreement . *Fourth,* the motivation provided by the companion (Baitul Mal Aceh) functions to encourage the mustahik to continue trying and achieve their goals.

The Influence of Work Ethic on the Success of Mustahik Business

The results of testing the fifth hypothesis in this research were carried out to determine the influence of work ethic on the success of mustahik businesses. The research results show the *t-statistic value* (3,279) > 1.96 and *the p-value* (0.00 1) < 0.05 , so H $_0$ 5 is accepted. So, the work ethic variable has a

positive and significant effect on the success of productive zakat mustahik businesses in Baitul Mal Aceh.

The results of this research are in contrast to research conducted by Rizki et al., (2023) which states that the work ethic variable does not have a positive and significant effect on the success of mustahik businesses in utilizing productive zakat. Work ethic does not influence the success of mustahik businesses due to education and age factors.

A good level of education will improve skills and open a person's perspective of thinking and will have an impact on increasing a high work ethic. This is in line with a theory put forward by Priansa (2014) , namely "internalizing the right work ethic can be obtained from good education, so that a high work ethic can be realized". Apart from education, age is also a factor that influences work ethic. Seeing people who are no longer productive influences the level of mustahik's work ethic. This is in line with the theory presented by Donni Juni Priansa, namely "based on research results, it shows that employees under 30 years of age have a higher work ethic compared to employees over 30 years of age." This means that mustahik who are over 30 years old have a low work ethic.

The Effect of Coaching on the Success of Mustahik Businesses with Work Ethic as a Mediating Variable.

The results of testing the sixth hypothesis in this research were carried out to determine the effect of coaching on the success of mustahik businesses through work ethic. The research results show the *t-statistic value* (3,303) > 1.96 and *p-value* (0.001) < 0.05 , so H06 is accepted. So, there is an indirect influence of the coaching variable on the success of the mustahik business through work ethic.

The results of this research are in line with previous research, namely research by Haykal (2021) which stated that productive zakat empowerment plays a role in reducing mustahik poverty. Work ethic is a mediating/intervening variable that influences the effectiveness of zakat empowerment. Work ethic includes enthusiasm, discipline and responsibility in running a business. Work ethic has an important role in connecting coaching (including zakat empowerment) with the success of mustahik businesses.

The Effect of Mentoring on the Success of Mustahik Businesses with Work Ethic as a Mediating Variable

The results of testing the seventh hypothesis in this research were carried out to determine the effect of mentoring on the success of mustahik businesses through work ethic. The research results show the *t-statistic value* (1.984) > 1.96 and *p-value* (0.048) < 0.05 , so H $_0$ 7 is accepted. So, there is an indirect influence of the mentoring variable on the success of mustahik businesses through work ethic.

The results of this research are in line with previous research, namely research by Zain & Mansah (2022) which states that work ethic and mentoring are factors that influence the success of mustahik businesses. This means that the higher the work ethic and mentoring, the level of business success will also increase.

CONCLUSIONS

Based on the results of the research and discussion previously stated, several conclusions can be drawn as follows:

Coaching has a positive and significant effect on the success of mustahik businesses in Baitul Mal Aceh. This means that the benefits of coaching activities for mustahik carried out by the Baitul Mal Aceh institution can be felt because before the funds are distributed the mustahik are first trained and directed to utilize and use the funds as best as possible to run the business.

Mentoring has a positive and significant effect on the success of mustahik businesses in Baitul Mal Aceh. This means that the assistance activities for mustahik carried out by the Baitul Mal Aceh institution are running well, where mustahik are continuously supervised and accompanied, starting from purchasing tools and goods to run a business to the program monitoring stage which continues to be maximized as best as possible.

Coaching has a positive and significant effect on work ethic. This means that coaching activities for mustahik carried out by the Baitul Mal Aceh institution can motivate mustahik to carry out business seriously, and comprehensive business coaching not only provides skills and capital, but also builds a

positive attitude, motivation and self-confidence. important for improving work ethic.

Mentoring has a positive and significant effect on work ethic. This means that mentoring activities for mustahik carried out by the Baitul Mal Aceh institution can make mustahik have a strong commitment to running a business, and can build self-confidence and focus to face challenges. In addition, through business mentoring, mustahik can develop skills and knowledge to manage a business, and a strong work ethic encourages mustahik to actively take advantage of learning opportunities in order to improve the quality of achieving success in a business.

Work ethic has a positive and significant influence on the success of mustahik businesses in Baitul Mal Aceh. This means that the success of a business is influenced by internal factors, one of which is work ethic. Incorporating work ethics in business management after receiving business capital assistance can realize business success so that it has an impact on improving the welfare of mustahik.

Coaching has a positive and significant effect on the success of mustahik businesses in Baitul Mal Aceh with work ethic as a mediating variable. Indirectly, there is a relationship between coaching and the success of mustahik businesses which is mediated by the work ethic variable. This means that guidance from Baitul Mal Aceh and supported by mustahik's high work ethic will have a big impact on the success of mustahik's business.

Mentoring has a positive and significant effect on the success of mustahik businesses in Baitul Mal Aceh with work ethic as a mediating variable. Indirectly, there is a relationship between mentoring and the success of mustahik businesses which is mediated by the work ethic variable. This means that the application of a high work ethic and strengthened through a continuous mentoring process by Baitul Mal Aceh, is the main driver for achieving long-term success in mustahik businesses.

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